

January 14, 2006

To: All Insurance carriers licensed to write business in the State of Louisiana under the jurisdiction of the Louisiana Insurance Rating Commission (LIRC):

RE: Form 119 – 2004 Exhibits of Underwriting Gains and Losses  
Due April 16, 2006 (LRS 22:1403) for calendar year 2005

Form 330 – Statement of Underwriting Expenses Paid on Direct Fire, Allied Lines, Homeowners & Commercial Multi-Peril Insurance for calendar year 2005  
Due April 30, 2006 (LRS 22:1451)

The above-captioned forms and instructions attached are to be used in completing these forms. The forms must be completed and filed with this office on or before due dates. If your company was licensed in 2005 under LRS 22:1403 for the full year or any part of the year 2005, you are required to complete, sign and return the forms to this office.

Both (2) forms are to be completed and returned to the **Department of Insurance – Assessment and Data Management Division**. If one or more of the forms is related to a line or lines of business that your company did not write, so indicate on the form(s), sign the forms(s) and return to this office by the due date. Provide the company name and NAIC number to each form to assure that your company's responses are properly entered.

**\*NOTE: Instructions on the forms may refer to Statutory Page 14 of the Annual Statement. The reference is to *Exhibit of Premiums and Losses*, which is currently Louisiana Page 20 of the Annual Statement. Please forward a copy of Statutory Page 14 and the Schedule T from the Annual Statement along with Form 119.**

**You can access Form 119 and Form 330 via the Louisiana Department of Insurance Internet website. We hope by placing this form on the Internet it will facilitate better service to you. You can locate Form 119 and Form 330 at:**

<http://www.lldi.state.la.us/consumers/LIRC/form119.pdf>  
<http://www.lldi.state.la.us/consumers/LIRC/form330.pdf>

**Instructions to complete these forms are attached to this letter.**

We will accept computer-generated forms subject to the following:

- Computer generated **MUST BE IDENTICAL** to the attached original Form in format, including any footnotes.
- Forms 119 must include Column 9 – *Number of Policies Written*.
- All forms must bear all original signature.

Please return the forms to the following address on or before their due dates:

**Louisiana Department of Insurance  
Assessment and Data Management Division  
Post Office Box 94214  
Baton Rouge, Louisiana 70804-9214**

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If you have any questions in regards to Forms 119 or 330, please call Scarlett Robertson at (225) 342-5227 or Linda Sentilles (225) 342-9205.

Thank you for your cooperation and prompt response.

Sincerely,

J. Robert Wooley  
Commissioner of Insurance

JRW/sr  
Enclosure(s)

## HELPFUL INSTRUCTIONS FOR COMPLETING FORMS 119 AND 330

### FORM 119 – CALENDAR YEAR 2005 EXHIBITS OF UNDERWRITING GAINS AND LOSSES

#### IMPORTANT: PROVIDE THE COMPANY'S NAME AND NAIC NUMBER ON EACH FORM

1. Form 119 must be completed on an individual company basis, not on a group basis.
2. Please include any finance charges and/or collection fees in the written premiums by line of coverage.
3. The Louisiana portion of the nationwide risks must be included in this exhibit.
4. Entries in Column 1 of Form 119 must agree with corresponding items on the Exhibits of Premiums and Losses in the Annual Statement (currently Louisiana Page26, formerly Page14) – i.e., Columns1, include direct writings, business in the State of Louisiana and gross premiums including policy and membership fees.
5. Please enter whole dollar amounts only.
6. Form 119 calls for reporting of the total direct experience for the State of Louisiana as reflected by the records of the company – i.e., premiums written less return premiums, premiums earned, and loss adjustment expenses incurred. Loss adjustment expenses shall include allocated and unallocated claim expenses; the unallocated portion is determined by applying the ratio of Louisiana premiums to countrywide premiums to the total unallocated expenses for each line.
7. Form 119 requires the reporting of an approximation of underwriting expenses incurred. This approximation is to be determined by actual Louisiana commission and brokerage incurred and Louisiana taxes, licenses and fee incurred. The other underwriting expenses incurred are to be determined in the same manner described above for unallocated loss adjustment expenses incurred.
8. The Miscellaneous Line is provided for reporting any Property and Casualty premiums that are reported in the Aggregate Write-in Section of the Exhibit of Premiums and Losses in the Annual Statement that you do not believe can be included in the one of the other designated lines. Please remember that any line of coverage regulated by the Louisiana Insurance Rating Commission must be reported on Form 119.
9. **Column 9**, replaces Form 71989 – *Policy Issuance Report*. **DO NOT FILE FORM 71989**. Provide the information in column 9 of Form 119.
10. **Bail Bond** premiums should not be included in written premiums but are to be shown as an aggregate write-in on page 26 of your annual statement.
11. **National Flood Insurance Program** premiums should not be included in written premiums. Show these premiums as an aggregate write-in page 26 of your annual statement.
12. All forms must be signed with the name and title of the person signing in the area at the bottom right of the form.

13. If your company has no written premiums for the calendar year, please indicate by writing **NONE** on the form and return to this office.

**14. \*Please provide us with a copy of Statutory Page 14 and the Schedule T from the Annual Statement pages along with Form 119. (Louisiana Page 26)**

**FORM 330 – LOUISIANA UNDERWRITING EXPENSES AND STATEMENT OF UNDERWRITING EXPENSES PAID ON DIRECT FIRE. ALLIED LINES, HOMEOWNERS & COMMERCIAL MULTI-PERIL INSURANCE FOR CALENDAR YEAR 2005**

**IMPORTANT: PROVIDE THE COMPANY’S NAME AND NAIC NUMBER ON EACH FORM**

1. Actual expenses, not national averages, are to be reported on Form 330.
2. The information provided on Form 330 must agree with the corresponding figures on the Exhibit of Underwriting Gains and Losses – Form.
3. The Commercial Multi-Peril line is separated into two (2) categories on Form 119.
4. Forms must be submitted on an individual company basis, not on a group basis.
5. Please enter whole dollar amounts only.

**LIRC BULLETIN 95-02 –LOUISIANA SCHEDULE RATING REPORT**

Effective September 1, 2001, LIRC Bulletin 95-02 is rescinded. Insurance companies will no longer be required to annually file experience generated under Louisiana Insurance Rating Commission schedule rating programs. The LIRC and the Insurance Rating Division of the Louisiana Department of Insurance reserve their right to request this information in the future. If there are any questions, call IRD staff at (225) 342-5202.